

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

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IN RE:

STANLEY VIAU AND
LOYLA HULSE,

Case No.: 16-22677-rdd
Chapter 13

Debtors.
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MOTION TO APPROVE FINAL LOAN MODIFICATION AGREEMENT

The Debtors, Stanley Viau and Loyla Hulse, by their attorneys Barr Legal PLLC., make this motion pursuant to Local Rule 9019-2 of the United States Bankruptcy Court for the Southern District of New York to approve a mortgage modification.

1. On May 18, 2016, the above-captioned debtors pursuant to their Chapter 13 Plan filed a request for loss mitigation with Caliber Home Loans for their mortgage ending in 7813.
2. On June 6, 2016, the Court entered an Order granting the loss mitigation request.
3. On or about August 23, 2016, Debtors were offered a Trial Modification for loan number xxxxxx7813 with payments of \$1,875.00 ("Trial Payments") which began on October 1, 2016.
4. Upon completion of the Trial Payments, on or about March 17, 2017, Debtors were offered a Permanent Modification for loan number xxxxxx7813 with payments of \$1,826.82. A copy of the Permanent Modification is attached hereto as Exhibit "A".
5. The terms of the loan modification are as follows:
 - a. The new principal balance of the note will be \$523,709.85:

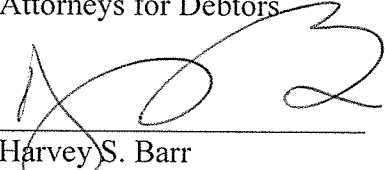
- b. The new interest rate will be 4.00% beginning January 1, 2017;
 - c. The new loan maturity date will be December 1, 2056.
6. The debtors have voluntarily entered into the Loan Modification, fully understand the terms and conditions set forth therein and believe that it is in their best interest.
7. Attached hereto as Exhibit **"B"** is a proposed order approving the Final Loan Modification Agreement.

WHEREFORE, it is respectfully requested that the Court enter an Order approving the Loan Modification and that the debtors be granted such other and further relief as the Court deems just and proper.

Dated: May 2, 2017
Spring Valley, New York

BARR LEGAL PLLC
Attorneys for Debtors

By: _____


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